FINANCIAL AID

Enrollment Services 339 Phone: 410-704-4236 Fax: 410-704-2584 finaid@towson.edu Office Hours: Monday - Friday, 8:00 a.m.- 4:30 p.m.

- · Application Process and Deadlines
- Award Guide
- Campus-Based Financial Aid
- Direct Federal Aid
- · Important: Aid May Change
- · Satisfactory Academic Progress (SAP)
- Scholarships
- Special Conditions
- Student Eligibility
- TEACH Grant
- Verification
- Additional Information

Towson University offers scholarships, grants, loans, and work-study programs. These programs are funded by the U.S. Department of Education, the state of Maryland, or Towson University. Financial aid may be need-based or non-need-based. Eligibility for non-need-based aid, such as scholarships, is based on academic or other achievements. Need-based aid helps students to pay the difference between the cost of education and the amount that they (and their parents, if they are dependent students) can contribute.

Financial need is based on this formula:

Cost of Education - Student Aid Index (SAI) from your FAFSA data -Outside Resources (scholarships, etc.) = Financial Need

Many aid programs require students to complete the Free Application for Federal Student Aid (FAFSA). The U.S. Department of Education calculates your SAI from your FAFSA data using a formula that considers family income, certain assets, family size, number of family members in college, and other data.

The cost of education includes direct TU costs such as tuition, fees and on-campus room and board charges as well as indirect costs such as transportation and personal expenses and off-campus room and board charges.

Estimated Costs For Undergraduate Students¹

Tuition Type	In-State (On or Off-Campus Housing)	Out-of-State (On or Off-Campus Housing)	With Parents (In- State)
Tuition/Fees ²	\$11,728 ²	\$29,820 ²	\$11,728 ²
Housing/Food ³	\$16,260 ³	\$16,260 ³	\$3,120
Books	\$960	\$960	\$960
Transportation	\$2,330	\$2,330	\$2,330
Personal	\$1,190	\$1,190	\$1,190
Loan Fees	\$262	\$262	\$262

Figures shown are for full-time enrollment for an academic year and are subject to revision. Students receive a bill each term for tuition/fees and room and board charges (if the student lives on campus). All other costs shown above (including books) are estimates of out of pocket costs.

- ² Students may incur additional academic fees, depending on courses taken. Please refer to the "Expenses" section of this catalog.
- ³ The estimated "On or Off Campus" Housing/Food costs are based on premium on-campus room and the average cost of our four residential meal plans.